



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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**BHC Name** [UMB FINANCIAL CORPORATION](#)

**City/State** [KANSAS CITY, MO](#)

## Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [36,619,015](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[UMB FINANCIAL CORPORATION](#)  
[1010 GRAND BOULEVARD](#)  
[KANSAS CITY, MO 64106](#)

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## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	304,666	290,995	585,880	637,750	558,942	4.70	65.57
Income from lease financing receivables.....	41	35	77	95	409	17.14	-91.48
Fully taxable income on loans and leases.....	304,700	291,022	585,941	637,827	559,327	4.70	65.17
Tax-exempt income on loans and leases.....	7	8	16	18	24	-12.50	-53.33
Estimated tax benefit on income on loans and leases.....	2	2	4	5	6	-12.23	-86.03
Income on loans and leases (tax equivalent).....	304,709	291,032	585,961	637,850	559,357	4.70	65.15
Investment interest income (tax equivalent).....	119,954	115,178	232,234	220,088	177,742	4.15	35.45
Interest on balances due from depository institutions.....	1,536	3,061	3,744	12,882	7,910	-49.82	15.75
Interest income on other earning assets.....	5,721	7,991	13,267	16,048	6,956	-28.41	316.38
Total interest income (tax equivalent).....	431,920	417,262	835,206	886,868	751,965	3.51	56.62
Interest on time deposits of \$250K or more .....	512	1,966	2,503	7,718	5,601	-73.96	
Interest on time deposits < \$250K.....	899	4,402	6,555	7,824	5,587	-79.58	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	11,961	34,607	49,156	138,650	80,913	-65.44	131.53
Interest on other borrowings and trading liabilities.....	6,130	11,035	16,755	37,795	29,414	-44.45	30.70
Interest on subordinated debt and mandatory convertible securities .....	3,925	0	2,290	0	0		
Total interest expense.....	23,427	52,010	77,259	191,987	121,515	-54.96	81.87
Net interest income (tax equivalent).....	408,493	365,252	757,947	694,881	630,450	11.84	55.39
Non-interest income.....	241,646	213,698	442,417	423,518	401,160	13.08	4.04
Adjusted operating income (tax equivalent) .....	650,139	578,950	1,200,364	1,118,399	1,031,610	12.30	31.30
Overhead expense.....	402,284	400,652	824,616	778,860	717,800	0.41	9.92
Provision for credit losses.....	16,500	106,000	127,890	32,850	70,750		37.50
Securities gains (losses) .....	4,020	5,233	6,981	3,218	578	-23.18	-27.32
Other tax equivalent adjustments .....	0	0	1	0	0		
Pretax net operating income (tax equivalent).....	230,195	77,480	365,608	309,941	243,598	197.10	87.61
Applicable income taxes .....	36,833	7,308	52,388	42,365	27,334	404.01	45.18
Tax equivalent adjustments .....	13,307	13,082	26,718	23,976	20,004	1.72	-44.05
Applicable income taxes (tax equivalent).....	50,140	20,390	79,106	66,341	47,338	145.90	2.00
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	180,055	57,090	286,502	243,600	196,260	215.39	144.83
Discontinued operations, net of applicable income taxes.....	0	0	0	0	-747		
Net income attributable to holding company.....	180,055	57,090	286,502	243,600	195,513	215.39	144.83
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	180,055	57,090	286,502	243,600	195,513	215.39	144.83
Investment securities income (tax equivalent).....	119,954	115,178	232,234	220,088	177,742	4.15	35.45
US Treasury and agency securities (excluding mortgage-backed securities) .....	1,484	1,798	3,305	8,317	1,016	-17.46	-54.55
Mortgage-backed securities .....	49,187	46,907	93,232	90,858	78,317	4.86	52.04
All other securities .....	69,283	66,473	135,697	120,913	98,409	4.23	30.86
Cash dividends declared.....	31,167	30,200	60,655	59,583	58,264	3.20	28.51
Common .....	31,167	30,200	60,655	59,583	58,264	3.20	28.51
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.



**Non-interest Income and Expenses**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	241,646	213,698	442,417	423,518	401,160
Fiduciary activities income .....	108,697	93,321	194,646	176,913	172,163
Service charges on deposit accounts - domestic .....	44,568	44,155	83,879	82,748	84,287
Trading revenue .....	18,026	14,625	32,959	23,432	15,624
Investment banking fees and commissions .....	8,727	18,540	39,213	35,017	26,118
Insurance activities revenue .....	46	371	459	196	97
Venture capital revenue .....	0	0	0	0	0
Net servicing fees .....	0	0	0	0	0
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets .....	2,526	2,681	5,091	1,772	3,976
Other non-interest income .....	59,056	40,005	86,170	103,440	98,895
Total overhead expenses .....	402,284	400,652	824,616	778,860	717,800
Personnel expense .....	248,096	241,998	495,464	461,445	419,091
Net occupancy expense .....	38,779	38,629	76,671	76,610	73,299
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets) .....	2,537	3,392	6,518	5,506	5,764
Other operating expenses .....	112,872	116,633	245,963	235,299	219,646
Fee income on mutual funds and annuities .....	5,926	15,613	24,350	31,261	25,807
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	3,508	3,643	3,591	3,670	3,573
Average personnel expense per employee .....	70.72	66.43	137.97	125.73	117.29
Average assets per employee .....	9,594.71	7,435.62	7,953.37	6,480.43	5,877.07

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Mutual fund fee income / Non-interest income .....	2.45	2.15	58	7.31	2.20	92	5.50	2.02	84	7.38	2.72	86	6.43	3.08
Overhead expenses / Net Interest Income + non-interest income .....	63.17	59.03	68	70.80	63.28	80	70.26	62.28	82	71.17	61.29	84	70.96	60.88
<b>Percent of Average Assets</b>														
Total overhead expense .....	2.39	2.24	64	2.96	2.63	72	2.89	2.57	72	3.27	2.69	80	3.42	2.71
Personnel expense .....	1.47	1.25	73	1.79	1.31	89	1.73	1.30	86	1.94	1.41	88	2	1.44
Net occupancy expense .....	0.23	0.24	46	0.29	0.26	63	0.27	0.26	55	0.32	0.28	68	0.35	0.28
Other operating expenses .....	0.69	0.73	53	0.89	0.99	61	0.88	0.94	64	1.01	0.97	68	1.07	0.97
Overhead less non-interest income .....	0.95	1.10	34	1.38	1.36	53	1.34	1.25	54	1.49	1.32	58	1.51	1.38
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>														
Total overhead expense .....	61.88	58.45	64	69.20	62.83	75	68.70	61.82	79	69.64	60.64	84	69.58	60.37
Personnel expense .....	38.16	33.10	75	41.80	32.43	92	41.28	32.36	91	41.26	32.39	91	40.62	32.51
Net occupancy expense .....	5.96	6.33	44	6.67	6.65	50	6.39	6.58	48	6.85	6.52	56	7.11	6.48
Other operating expenses .....	17.75	18.60	48	20.73	23.06	50	21.03	22.28	59	21.53	21.20	62	21.85	20.90
Total non-interest income .....	37.17	28.18	71	36.91	27.40	76	36.86	28.83	70	37.87	29.23	73	38.89	28.50
Fiduciary activities income .....	16.72	2.24	96	16.12	2.10	96	16.22	2.09	96	15.82	1.97	95	16.69	2.14
Service charges on domestic deposit accounts .....	6.86	3.19	94	7.63	3.35	96	6.99	3.27	94	7.40	3.88	94	8.17	4.15
Trading revenue .....	2.77	0.72	87	2.53	1.60	79	2.75	1.28	82	2.10	1.18	80	1.51	0.85
Investment banking fees and commissions .....	1.34	2.52	48	3.20	2.64	74	3.27	2.46	73	3.13	3.54	72	2.53	3.42
Insurance activities revenue .....	0.01	0.37	29	0.06	0.39	50	0.04	0.41	43	0.02	0.47	35	0.01	0.47
Venture capital revenue .....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees .....	0	0.55	15	0	-0.20	40	0	0.01	42	0	0.28	21	0	0.65
Net securitization income .....	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets .....	0.39	3.83	20	0.46	2.89	32	0.42	3.92	24	0.16	1.86	20	0.39	1.61
Other non-interest income .....	9.08	9.26	62	6.91	9.31	39	7.18	9.65	41	9.25	10.04	58	9.59	9.86
Overhead less non-interest income .....	24.71	29.94	30	32.29	34.19	45	31.84	31.93	48	31.77	31.06	41	30.69	31.46
Applicable income taxes / Pretax net operating income (tax equivalent) .....	16	21.54	8	9.43	18.39	10	14.33	18.63	21	13.67	20.56	7	11.22	19.04
Applicable income tax + TE / Pretax net operating income + TE .....	21.78	23.10	30	26.32	22.75	77	21.64	21.18	44	21.40	23.23	32	19.43	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

06/2021

**Assets**

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans .....	8,422,113	7,248,521	7,894,471	6,590,300	5,763,261	16.19	77.39	
Commercial and industrial loans .....	7,839,621	7,325,180	7,521,679	6,055,412	5,584,420	7.02	72.25	
Loans to individuals .....	287,758	341,133	306,520	357,933	374,958	-15.65	-23.52	
Loans to depository institutions and acceptances of other banks .....	1,540	3,777	1,777	1,617	1,739	-59.23	208.00	
Agricultural loans .....	150,046	168,657	161,581	190,914	212,654	-11.03	-22.84	
Other loans and leases .....	215,015	226,042	224,331	243,349	244,310	-4.88	-3.78	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	16,916,093	15,313,310	16,110,359	13,439,525	12,181,342	10.47	67.59	
Less: Allowance for loan and lease losses .....	200,563	200,300	215,973	101,788	103,635	0.13	136.89	
Net loans and leases .....	16,715,530	15,113,010	15,894,386	13,337,737	12,077,707	10.60	67.00	
Debt securities that reprice or mature in over 1 year .....	11,253,503	9,365,141	10,061,744	8,144,333	7,175,337	20.16	67.90	
Mutual funds and equity securities .....	70,196	119	134,196	170	136	58888.24		
Subtotal .....	28,039,229	24,478,270	26,090,326	21,482,240	19,253,180	14.55	67.78	
Interest-bearing bank balances .....	5,059,098	1,714,478	3,110,042	1,225,491	1,047,830	195.08	1232.71	
Federal funds sold and reverse repos .....	1,146,521	1,347,643	1,650,335	1,578,345	627,001	-14.92	484.12	
Debt securities that reprice or mature within 1 year .....	178,037	233,413	252,558	419,131	538,109	-23.72	-81.24	
Trading assets .....	40,552	51,383	35,020	45,618	61,011	-21.08	-27.99	
Total earning assets .....	34,463,437	27,825,187	31,138,281	24,750,825	21,527,131	23.86	88.40	
Non-interest-bearing cash and due from depository institutions .....	469,883	462,849	430,638	472,958	645,123	1.52	32.09	
Premises, fixed assets, and leases .....	222,952	231,333	228,919	234,631	228,088	-3.62	-1.80	
Other real estate owned .....	1,860	5,710	4,740	2,935	3,338	-67.43	209.48	
Investment in unconsolidated subsidiaries .....	0	4,332	4,193	6,961	10,140	-100.00		
Intangible and other assets .....	1,463,719	1,227,502	1,323,343	1,093,045	937,299	19.24	70.67	
Total assets .....	36,619,015	29,753,608	33,127,504	26,561,355	23,351,119	23.07	85.56	
Quarterly average assets .....	34,264,224	28,136,025	30,585,634	25,071,023	21,878,752	21.78	76.29	
Average loans and leases (YTD) .....	16,524,280	14,357,466	15,116,437	12,761,724	11,604,365	15.09	70.02	
<b>Memoranda</b>								
Loans held-for-sale .....	5,303	8,213	6,708	7,803	3,192	-35.43	-49.47	
Loans not held-for-sale .....	16,910,790	15,305,097	16,103,651	13,431,722	12,178,150	10.49	67.71	
Real estate loans secured by 1–4 family .....	2,159,988	1,656,121	1,968,439	1,419,230	1,256,416	30.42	75.49	
Commercial real estate loans .....	5,772,195	5,085,230	5,423,570	4,730,335	4,042,010	13.51	84.30	
Construction and land development .....	882,523	985,015	798,896	842,346	792,565	-10.41	65.96	
Multifamily .....	297,592	383,216	449,855	360,112	337,419	-22.34	105.89	
Nonfarm nonresidential .....	4,592,080	3,716,999	4,174,819	3,527,877	2,912,026	23.54	87.00	
Real estate loans secured by farmland .....	489,930	507,170	502,462	440,735	464,835	-3.40	27.24	
Total investment securities .....	11,501,736	9,598,673	10,448,498	8,563,634	7,713,582	19.83	50.31	
U.S. Treasury securities .....	15,344	30,920	30,740	64,078	247,130	-50.38	-95.78	
US agency securities (excluding mortgage-backed securities) .....	94,338	420,552	95,949	93,021	199	-77.57	-77.63	
Municipal securities .....	4,638,008	4,337,564	4,638,233	4,146,019	3,653,906	6.93	45.55	
Mortgage-backed securities .....	6,531,332	4,749,457	5,468,181	4,071,794	3,812,211	37.52	81.42	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	152,518	60,061	81,199	188,552	0	153.94	90.50	
Mutual funds and equity securities .....	70,196	119	134,196	170	136	58888.24		
Available-for-sale securities .....	10,347,531	8,483,624	9,299,688	7,447,362	6,542,800	21.97	52.82	
U.S. Treasury securities .....	15,344	30,920	30,740	64,078	247,130	-50.38	-95.78	
US agency securities (excluding mortgage-backed securities) .....	94,338	420,552	95,949	93,021	199	-77.57	-77.63	
Municipal securities .....	3,553,999	3,222,634	3,623,619	3,029,917	2,483,260	10.28	54.12	
Mortgage-backed securities .....	6,531,332	4,749,457	5,468,181	4,071,794	3,812,211	37.52	81.42	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	152,518	60,061	81,199	188,552	0	153.94	90.50	
Mutual funds and equity securities .....	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation) .....	-18,891	38,904	14,831	-33,757	-100,114			
Available-for-sale securities appreciation (depreciation) .....	284,955	367,150	411,954	123,382	-127,290	-22.39	196.75	
Structured notes, fair value .....	0	0	0	0	0			
Pledged securities .....	8,743,648	6,236,556	7,823,478	5,771,597	5,701,535	40.20	57.71	

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	8,060,464	6,445,955	6,831,600	5,373,033	3,957,981	25.05	180.08
NOW, ATS and transaction accounts .....	440,715	576,338	1,088,182	670,537	485,999	-23.53	39.16
Time deposits less brokered deposits < \$250K .....	435,142	-28,714	-95,142	86,502	31,316		
MMDA and other savings accounts .....	20,868,980	16,644,953	18,255,375	14,333,309	13,690,532	25.38	84.53
Other non-interest-bearing deposits .....	0	0	0	0	0		
Core deposits .....	29,805,301	23,638,532	26,080,015	20,463,381	18,165,828	26.09	99.76
Time deposits of \$250K or more .....	243,099	239,569	393,347	605,777	539,164	1.47	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	2,783,389	1,963,694	2,315,497	1,896,508	1,518,920	41.74	55.62
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	0	15,000	0	0	0	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year .....	0	70,996	0	27,119	13,342	-100.00	-100.00
Brokered deposits < \$250K .....	71	581,303	577,889	534,086	576,268	-99.99	
Noncore funding .....	3,026,559	2,870,562	3,286,733	3,063,490	2,647,694	5.43	19.14
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	270,558	0	269,595	70,371	69,329		305.59
Other liabilities .....	426,353	467,119	474,213	357,673	239,798	-8.73	109.24
Total liabilities .....	33,528,771	26,976,213	30,110,556	23,954,915	21,122,649	24.29	89.09
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	55,057	55,057	55,057	55,057	55,057	0.00	0.00
Common surplus .....	1,098,139	1,081,713	1,090,450	1,073,764	1,054,601	1.52	7.32
Retained earnings .....	2,040,134	1,692,289	1,891,246	1,672,438	1,488,421	20.55	88.33
Accumulated other comprehensive income .....	223,107	284,262	318,340	83,180	-95,782	-21.51	303.48
Other equity capital components .....	-326,193	-335,926	-338,145	-277,999	-273,827		
Total holding company equity capital .....	3,090,244	2,777,395	3,016,948	2,606,440	2,228,470	11.26	54.30
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	3,090,244	2,777,395	3,016,948	2,606,440	2,228,470	11.26	54.30
Total liabilities and capital .....	36,619,015	29,753,608	33,127,504	26,561,355	23,351,119	23.07	85.56
<b>Memoranda</b>							
Non-interest-bearing deposits .....	12,513,031	8,633,603	9,879,970	6,944,465	6,680,070	44.93	100.74
Interest-bearing deposits .....	17,535,440	15,825,801	17,171,281	14,658,779	12,601,190	10.80	86.25
Total deposits .....	30,048,471	24,459,404	27,051,251	21,603,244	19,281,260	22.85	92.02
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	3,016,948	2,606,440	2,606,440	2,228,470	2,181,531		
Accounting restatements .....	0	-7,039	-7,039	0	13		
Net income .....	180,055	57,090	286,502	243,600	195,513		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	0	0	0	0	0		
Sale of treasury stock .....	23,729	9,481	20,306	19,487	23,392		
Less: Purchase of treasury stock .....	4,088	59,459	63,766	4,496	76,507		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	31,167	30,200	60,655	59,583	58,264		
Change in other comprehensive income .....	-95,233	201,082	235,160	178,962	-37,208		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	3,090,244	2,777,395	3,016,948	2,606,440	2,228,470		

## Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	23	36.32	23	24.36	36.22	26	23.83	36.22	24	24.81	37.78	26	24.68	37.19	26
Commercial and industrial loans .....	21.41	12.25	89	24.62	14.99	90	22.71	13.52	89	22.80	12.02	92	23.91	12.85	89
Loans to individuals .....	0.79	3.48	35	1.15	3.53	45	0.93	3.40	40	1.35	4.20	43	1.61	4.31	43
Loans to depository institutions and acceptances of other banks .....	0	0.01	78	0.01	0.04	74	0.01	0.03	75	0.01	0.04	68	0.01	0.05	69
Agricultural loans.....	0.41	0.21	80	0.57	0.20	83	0.49	0.19	82	0.72	0.24	84	0.91	0.30	84
Other loans and leases.....	0.59	4.22	14	0.76	4.66	13	0.68	4.63	12	0.92	5.01	12	1.05	5	15
Net loans and leases.....	45.65	59.81	13	50.79	63.21	16	47.98	61.58	15	50.21	63.77	16	51.72	63.98	18
Debt securities over 1 year.....	30.73	17.61	92	31.48	14.01	96	30.37	15.55	94	30.66	14.60	96	30.73	14.63	94
Mutual funds and equity securities .....	0.19	0.06	87	0	0.05	28	0.41	0.05	96	0	0.06	29	0	0.06	26
Subtotal .....	76.57	78.32	31	82.27	78.43	57	78.76	78.16	37	80.88	79.65	32	82.45	79.97	38
Interest-bearing bank balances .....	13.82	9.11	77	5.76	6.78	42	9.39	7.51	65	4.61	3.06	73	4.49	3.04	77
Federal funds sold and reverse repos .....	3.13	0.52	89	4.53	0.86	89	4.98	0.82	88	5.94	1.57	85	2.69	1.66	83
Debt securities 1 year or less .....	0.49	1.53	28	0.78	1.83	39	0.76	1.68	34	1.58	1.91	61	2.30	1.96	70
Trading assets .....	0.11	0.60	48	0.17	1.09	42	0.11	1.01	41	0.17	1.19	48	0.26	1.33	68
Total earning assets.....	94.11	91.43	81	93.52	90.72	78	94	91.05	84	93.18	89.53	84	92.19	89.74	73
Non-interest cash and due from depository institutions.....	1.28	1.01	74	1.56	1.08	85	1.30	1.07	68	1.78	1.14	88	2.76	1.21	98
Other real estate owned.....	0.01	0.02	41	0.02	0.03	56	0.01	0.02	57	0.01	0.03	34	0.01	0.04	33
All other assets.....	4.61	7.50	15	4.94	8.16	12	4.71	7.82	10	5.04	9.27	9	5.05	8.98	13
<b>Memoranda</b>															
Short-term investments .....	17.43	12.01	78	11.08	10.58	60	15.13	11.17	75	12.13	7.63	78	9.48	7.80	71
U.S. Treasury securities.....	0.04	1.08	37	0.10	0.92	46	0.09	0.84	48	0.24	1.03	54	1.06	1.04	63
US agency securities (excluding mortgage-backed securities) .....	0.26	0.77	45	1.41	0.48	86	0.29	0.63	48	0.35	0.54	51	0	0.69	22
Municipal securities .....	12.67	1.72	96	14.58	1.45	97	14	1.69	97	15.61	1.34	98	15.65	1.62	98
Mortgage-backed securities .....	17.84	12.97	72	15.96	11.11	78	16.51	11.75	73	15.33	11.44	74	16.33	11.13	78
Asset-backed securities .....	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities .....	0.42	0.52	59	0.20	0.39	57	0.25	0.42	55	0.71	0.39	76	0	0.41	9
Loans held-for-sale.....	0.01	0.42	25	0.03	0.48	22	0.02	0.52	21	0.03	0.39	24	0.01	0.30	24
Loans held for investment .....	46.18	59.85	15	51.44	63.46	17	48.61	61.72	16	50.57	63.50	18	52.15	63.93	20
Real estate loans secured by 1–4 family .....	5.90	11.69	26	5.57	12.29	23	5.94	11.91	24	5.34	13.29	22	5.38	13.46	21
Revolving .....	0.98	1.45	45	1.45	1.80	48	1.19	1.66	48	1.80	2.07	50	2.34	2.27	57
Closed-end, secured by first liens .....	4.86	9.84	28	4.05	9.99	22	4.68	9.81	27	3.46	10.69	17	2.98	10.57	15
Closed-end, secured by junior liens .....	0.06	0.20	27	0.07	0.26	31	0.07	0.22	29	0.08	0.28	32	0.07	0.31	27
Commercial real estate loans .....	15.76	22.48	30	17.09	21.90	36	16.37	22.22	33	17.81	22.23	40	17.31	21.58	41
Construction and land development.....	2.41	3.35	41	3.31	3.32	56	2.41	3.40	41	3.17	3.44	51	3.39	3.51	54
Multifamily.....	0.81	3.31	18	1.29	3.07	31	1.36	3.12	30	1.36	3.01	37	1.44	2.72	38
Nonfarm nonresidential .....	12.54	14.81	41	12.49	14.50	42	12.60	14.72	41	13.28	14.69	44	12.47	14.44	45
Real estate loans secured by farmland.....	1.34	0.34	88	1.70	0.33	91	1.52	0.33	89	1.66	0.36	88	1.99	0.41	90





## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....	13,439,971	11,804,922	12,280,259	10,551,250	9,966,330
Commit: Secured commercial real estate loans .....	1,724,045	1,411,725	1,278,382	1,333,878	1,226,631
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	3,604,327	3,378,292	3,472,339	3,188,905	3,152,438
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	381,515	353,258	358,023	309,090	308,021
Commercial and similar letters of credit .....	3,638	3,301	3,160	4,460	1,892
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	88,131	80,743	89,309	74,563	59,026
Credit derivatives - notional amount (holding company as beneficiary) .....	47,985	49,255	48,621	47,767	42,528
Credit derivative contracts w/ purchased credit protection-investment grade .....	136,116	129,998	137,930	122,330	101,554
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	41,048	212,012	30,657	39,631	13,844
Written options contracts (interest rate) .....	35,745	203,799	21,732	31,828	10,652
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	3,751,512	2,982,322	2,513,045	2,685,391	1,333,079
Futures and forward foreign exchange .....	14,934	18,429	20,616	18,565	15,952
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	36.70	22.45	85	39.68	21.74	90	37.07	22.01	86	39.72	23.52	85	42.68	24.05	85
Standby letters of credit .....	1.04	0.67	79	1.19	0.72	79	1.08	0.71	77	1.16	0.84	73	1.32	0.92	75
Commercial and similar letters of credit .....	0.01	0.02	62	0.01	0.02	60	0.01	0.02	62	0.02	0.02	66	0.01	0.02	51
Securities lent .....	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor) .....	0.24	0.25	68	0.27	0.39	67	0.27	0.35	68	0.28	0.42	68	0.25	0.52	70
Credit derivatives - notional amount (holding company as beneficiary) .....	0.13	0.19	67	0.17	0.33	68	0.15	0.30	67	0.18	0.52	68	0.18	0.75	74
Credit derivative contracts w/ purchased credit protection-investment grade .....	0.37	0.18	81	0.44	0.22	82	0.42	0.25	79	0.46	0.30	80	0.43	0.52	83
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts .....	10.50	49.75	34	11.48	51.68	28	7.81	48.62	22	10.45	68.47	27	5.88	65.81	22
Interest rate contracts .....	10.45	35.96	36	11.42	36.85	31	7.74	34.36	24	10.38	47.31	30	5.81	43.84	25
Interest rate futures and forward contracts .....	0.11	5.17	38	0.71	9.28	50	0.09	6.21	31	0.15	10.67	32	0.06	11.40	32
Written options contracts (interest rate) .....	0.10	1.82	23	0.68	2.30	42	0.07	2.18	20	0.12	2.47	26	0.05	2.16	26
Purchased options contracts (interest rate) .....	0	1.33	21	0	1.51	23	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps .....	10.24	20.67	44	10.02	22.27	35	7.59	20.83	33	10.11	28.86	38	5.71	26.74	31
Foreign exchange contracts .....	0.04	6.16	60	0.06	5.77	57	0.06	6.01	58	0.07	10.12	53	0.07	10.92	48
Futures and forward foreign exchange contracts .....	0.04	3.93	62	0.06	3.58	58	0.06	3.47	59	0.07	5.23	54	0.07	5.22	50
Written options contracts (foreign exchange) .....	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange) .....	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps .....	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts .....	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other) .....	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other) .....	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps .....	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	81.33	42.93	84	82.22	41.55	85	81.24	42.82	82	82.68	45.53	83	85.88	44.93	85

**Derivative Instruments**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	3,843,239	3,416,562	2,586,050	2,775,415	1,373,527
Interest rate contracts .....	3,828,305	3,398,133	2,565,434	2,756,850	1,357,575
Foreign exchange contracts .....	14,934	18,429	20,616	18,565	15,952
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	55,982	230,441	51,273	58,196	29,796
Written options .....	35,745	203,799	21,732	31,828	10,652
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	35,745	203,799	21,732	31,828	10,652
Purchased options .....	0	0	0	0	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	0	0	0	0	0
Swaps .....	3,751,512	2,982,322	2,513,045	2,685,391	1,333,079
Held for trading .....	76,793	415,811	52,389	71,459	24,496
Interest rate contracts .....	76,793	415,811	52,389	71,459	24,496
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	3,766,446	3,000,751	2,533,661	2,703,956	1,349,031
Interest rate contracts .....	3,751,512	2,982,322	2,513,045	2,685,391	1,333,079
Foreign exchange contracts .....	14,934	18,429	20,616	18,565	15,952
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	3,943,610	3,333,547	2,691,940	2,856,636	1,456,342
One year or less .....	82,223	265,321	62,774	49,097	28,030
Over 1 year to 5 years .....	1,129,824	1,365,496	865,544	1,275,610	367,420
Over 5 years .....	2,731,563	1,702,730	1,763,622	1,531,929	1,060,892
Gross negative fair value (absolute value) .....	12,201	10,762	9,458	6,065	5,666
Gross positive fair value .....	77,383	155,361	103,638	55,338	9,499
Held for trading .....	0	0	0	0	0
Non-traded .....	77,383	155,361	103,638	55,338	9,499
Current credit exposure on risk-based capital derivative contracts .....	76,668	155,011	103,503	55,031	8,722
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	99.61	94.09	43	99.46	95.13	44	99.20	94.10	42	99.33	93.44	47	98.84	92.91	47
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0.39	3.27	62	0.54	2.75	62	0.80	3.49	64	0.67	3.20	58	1.16	3.39	61
Foreign exchange contracts .....	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Equity, commodity, and other contracts .....	1.46	12.57	33	6.74	12.99	48	1.98	14.05	27	2.10	13.49	32	2.17	12.78	33
Futures and forwards .....	0.93	7.49	24	5.97	8.37	52	0.84	8.18	20	1.15	5.91	29	0.78	6.60	23
Written options .....	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Exchange-traded .....	0.93	7.20	24	5.97	7.94	55	0.84	7.73	21	1.15	5.10	30	0.78	5.49	26
Over-the-counter .....	0	3.44	19	0	3.38	18	0	3.42	19	0	4.42	18	0	4.19	18
Purchased options .....	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Exchange-traded .....	0	3.04	21	0	2.87	20	0	2.86	21	0	3.35	18	0	3.20	20
Over-the-counter .....	97.61	71.23	82	87.29	69.92	62	97.18	68.76	83	96.76	69.75	79	97.06	70.34	79
Swaps .....	2	40.60	42	12.17	43.50	38	2.03	43.53	39	2.57	44.16	37	1.78	46.31	37
Held for trading .....	2	34.42	43	12.17	37.56	40	2.03	36.62	39	2.57	37.24	38	1.78	38.40	38
Interest rate contracts .....	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Foreign exchange contracts .....	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	98	59.40	57	87.83	56.50	61	97.97	56.47	60	97.43	55.84	62	98.22	53.69	62
Interest rate contracts .....	97.61	56.19	65	87.29	54.31	66	97.18	53.82	68	96.76	52.22	70	97.06	50.60	70
Foreign exchange contracts .....	0.39	0.38	80	0.54	0.28	81	0.80	0.46	82	0.67	0.34	81	1.16	0.57	85
Equity, commodity, and other contracts .....	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	102.61	91.87	86	97.57	89.91	60	104.09	91.48	85	102.93	93.86	84	106.03	94.47	89
One year or less .....	2.14	28.05	16	7.77	30.94	28	2.43	32.05	12	1.77	32.17	12	2.04	32.51	13
Over 1 year to 5 years .....	29.40	26.03	56	39.97	27.26	66	33.47	27.06	61	45.96	30.45	72	26.75	31.16	43
Over 5 years .....	71.07	30.08	87	49.84	28.48	75	68.20	29.56	85	55.20	28.09	79	77.24	28.71	92
Gross negative fair value (absolute value) .....	0.32	1.25	18	0.31	1.76	19	0.37	1.55	21	0.22	0.83	23	0.41	0.72	26
Gross positive fair value .....	2.01	1.68	63	4.55	2.69	82	4.01	2.23	90	1.99	1.19	83	0.69	0.85	39
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.05	25	0	0.07	17	0	0.07	15	0	0.06	17	0	0.06	23
Gross positive fair value (X) .....	0.03	0.07	45	0.07	0.11	45	0.04	0.09	40	0.02	0.07	44	0	0.06	24
Held for trading (X) .....	0	0.05	21	0	0.08	19	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X) .....	0.03	0.01	82	0.07	0.02	87	0.04	0.02	82	0.02	0.01	81	0	0.01	62
Current credit exposure (X) .....	0.03	0.05	51	0.07	0.08	51	0.04	0.06	50	0.02	0.05	46	0	0.04	33
Credit losses on derivative contracts .....	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.33	0.63	49	0.79	1.03	51	0.49	0.85	47	0.29	0.73	47	0.05	0.53	33

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	215,973	101,788	101,788	103,635	100,604
Gross losses .....	40,174	16,122	28,689	46,080	77,543
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	6,490	2,909	8,564	11,383	9,824
Net losses .....	33,684	13,213	20,125	34,697	67,719
Provision for loan and lease losses .....	18,274	105,815	128,400	32,850	70,750
Adjustments .....	0	5,910	5,910	0	0
Ending balance .....	200,563	200,300	215,973	101,788	103,635
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Provision for loan and lease losses / Average assets .....	0.11	-0.14	91	0.78	0.85	51	0.45	0.51	43	0.14	0.15	56	0.34	0.14
Provision for loan and lease losses / Average loans and leases .....	0.22	-0.25	93	1.47	1.37	60	0.85	0.82	59	0.26	0.24	61	0.61	0.24
Provision for loan and lease losses / Net loan and lease losses .....	54.25	77.32	74	800.84	792.43	68	638.01	487.86	75	94.68	130.58	23	104.48	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.19	1.39	36	1.31	1.51	39	1.34	1.58	36	0.76	0.83	43	0.85	0.90
Allowance for loan and lease losses / Total loans and leases .....	1.19	1.37	37	1.31	1.48	42	1.34	1.55	37	0.76	0.81	46	0.85	0.89
Allowance for loan and lease losses / Net loans and leases losses (X) .....	2.98	15.27	3	7.58	11.83	54	10.73	11.58	67	2.93	8.03	31	1.53	7.54
Allowance for loan and lease losses / Nonaccrual assets .....	344.50	318.67	71	243.54	321.01	53	245.92	299.17	50	180.64	218.72	59	240.91	214.03
ALLL / 90+ days past due + nonaccrual loans and leases .....	337.17	260.68	74	230.67	244.42	57	240.57	244.34	57	174.25	151.73	69	211.38	160.51
Gross loan and lease losses / Average loans and leases .....	0.49	0.22	88	0.22	0.35	46	0.19	0.34	40	0.36	0.28	71	0.67	0.30
Recoveries / Average loans and leases .....	0.08	0.08	56	0.04	0.07	39	0.06	0.07	48	0.09	0.08	65	0.08	0.09
Net losses / Average loans and leases .....	0.41	0.13	93	0.18	0.28	50	0.13	0.27	39	0.27	0.21	70	0.58	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	45	0	0	45	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses .....	22.62	16.12	77	6.31	15.46	14	18.59	33.98	24	14.68	36.22	13	25.45	41.30
Earnings coverage of net loan and lease losses (X) .....	6.98	4.52	26	12.88	21.56	52	23.22	22.91	67	9.19	24.40	37	4.35	21.75
<b>Net Loan and Lease Losses By Type</b>														
Real estate loans .....	-0.03	0.03	12	0.25	0.03	97	0.15	0.04	87	-0.01	0.01	20	0.05	0.02
Real estate loans secured by 1-4 family .....	0	-0.01	51	0.02	0.01	64	0.01	0.01	56	-0.02	0.01	18	0	0.01
Revolving .....	0.01	-0.05	75	0.09	0.01	80	0.04	0.01	73	-0.04	0.02	16	0	0.03
Closed-end .....	-0.01	-0.01	48	0	0.01	37	0	0	43	-0.02	0	19	0	0.01
Commercial real estate loans .....	-0.03	0.05	7	0.29	0.03	97	0.19	0.07	83	-0.01	0.01	19	0.07	0.01
Construction and land development .....	-0.01	0	30	0.07	0	91	0.04	0	84	0	-0.01	44	0	-0.03
1-4 family .....	-0.01	0	9	0	0	20	0	0	27	0	0	16	0	-0.01
Other .....	0	-0.01	63	0.07	0	93	0.05	0	88	0	-0.01	61	0	-0.02
Multifamily .....	0	0.01	51	0	0	58	0	0	58	0	0	56	0	0.58
Nonfarm nonresidential .....	-0.04	0.07	7	0.37	0.05	96	0.24	0.11	82	-0.01	0.02	19	0.10	0.02
Owner-occupied .....	-0.04	0.01	5	0.34	0.02	98	0.22	0.02	97	-0.01	0.01	8	0.09	0.01
Other .....	0	0.06	37	0.03	0.03	69	0.01	0.08	41	0	0.01	61	0.01	0.01
Real estate loans secured by farmland .....	-0.16	-0.01	7	0.62	0.02	95	0.31	0.02	93	0	0.01	17	0.04	0
Commercial and industrial loans .....	0.84	0.20	92	0.02	0.46	14	0.03	0.47	11	0.48	0.37	73	1.02	0.31
Loans to individuals .....	1.58	0.78	86	1.95	1.41	75	1.89	1.13	78	1.79	1.17	75	1.90	1.16
Credit card loans .....	2.38	2.18	55	3.22	3.43	40	2.91	2.92	45	2.65	3.11	33	2.98	2.92
Agricultural loans .....	-0.09	0.03	8	0.16	0.15	80	0.08	0.19	69	0	0.08	61	0	0.15
Loans to foreign governments and institutions .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases .....	0	0.08	49	0.01	0.13	48	0.01	0.15	41	0	0.15	36	0.17	0.14

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....		19,424		21,447		9,870		21,494		16,823					
90+ days past due loans and leases .....		1,265		4,588		1,952		2,069		6,009					
Nonaccrual loans and leases .....		58,219		82,245		87,823		56,347		43,018					
Total past due and nonaccrual loans and leases .....		78,908		108,280		99,645		79,910		65,850					
Restructured 30–89 days past due .....		0		0		0		0		0					
Restructured 90+ days past due .....		0		0		0		0		0					
Restructured nonaccrual .....		7,427		10,961		10,059		19,439		20,642					
Total restructured loans and leases .....		7,427		10,961		10,059		19,439		20,642					
30–89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale .....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0					
Restructured loans and leases in compliance .....		276		805		0		392		410					
Other real estate owned .....		1,860		5,710		4,740		2,935		3,338					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual .....		0		0		0		0		0					
Total other assets past due and nonaccrual .....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.11	0.27	27	0.14	0.36	20	0.06	0.39	6	0.16	0.43	17	0.14	0.44	16
90+ days past due loans and leases .....	0.01	0.10	35	0.03	0.13	45	0.01	0.12	36	0.02	0.15	32	0.05	0.17	47
Nonaccrual loans and leases .....	0.34	0.58	27	0.54	0.61	50	0.55	0.66	44	0.42	0.51	41	0.35	0.54	33
90+ days past due and nonaccrual loans and leases .....	0.35	0.73	21	0.57	0.80	39	0.56	0.85	37	0.43	0.71	30	0.40	0.75	21
30–89 days past due restructured .....	0	0.01	19	0	0.01	16	0	0.01	16	0	0.01	13	0	0.02	12
90+ days past due restructured .....	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured .....	0.04	0.12	33	0.07	0.13	41	0.06	0.13	37	0.14	0.14	61	0.17	0.16	57
30–89 days past due loans held for sale .....	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale .....	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale .....	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.11	0.27	27	0.14	0.37	20	0.06	0.40	6	0.16	0.43	16	0.14	0.44	16
90+ days past due assets .....	0.01	0.10	33	0.03	0.13	44	0.01	0.12	34	0.02	0.15	30	0.05	0.18	45
Nonaccrual assets .....	0.34	0.59	26	0.54	0.62	50	0.55	0.67	44	0.42	0.53	41	0.35	0.57	32
30+ days past due and nonaccrual assets .....	0.47	1.04	17	0.71	1.21	30	0.62	1.29	18	0.59	1.19	17	0.54	1.26	11
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.16	0.43	13	0.29	0.49	25	0.27	0.52	24	0.22	0.44	20	0.21	0.48	17
90+ days past due and nonaccrual assets + other real estate owned .....	0.17	0.46	13	0.31	0.52	25	0.29	0.55	26	0.23	0.48	19	0.22	0.52	17
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.16	0.52	11	0.30	0.56	20	0.28	0.60	21	0.22	0.53	19	0.20	0.60	11
Allowance for loan and lease losses .....	30.09	67.93	19	44.31	65.48	32	42.86	66.66	31	58.63	115.41	24	45.13	118.28	13
Equity capital + allowance for loan and lease losses .....	1.83	4.43	18	2.98	4.83	31	2.86	4.97	27	2.20	4.28	26	2.01	4.79	17
Tier 1 capital + allowance for loan and lease losses .....	2.06	5.28	15	3.50	5.98	25	3.35	6.05	24	2.45	5.65	19	2.08	6.16	12
Loans and leases + other real estate owned .....	0.36	0.88	14	0.58	0.92	25	0.57	0.97	27	0.44	0.85	19	0.38	0.96	14

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.01	0.24	9	0.09	0.39	18	0.04	0.39	5	0.13	0.38	16	0.15	0.42	14
	90+ days past due .....		0	0.12	36	0.03	0.15	52	0	0.16	36	0	0.16	28	0.07	0.22	56
	Nonaccrual.....		0.24	0.65	19	0.56	0.63	49	0.43	0.76	33	0.45	0.46	55	0.26	0.57	27
Commercial and industrial	30–89 days past due .....		0.21	0.17	67	0.18	0.23	50	0.07	0.23	21	0.17	0.31	37	0.09	0.30	22
	90+ days past due .....		0	0.02	40	0.01	0.03	53	0.01	0.03	46	0	0.05	35	0	0.05	29
	Nonaccrual.....		0.46	0.64	46	0.46	0.75	38	0.65	0.75	47	0.36	0.83	28	0.47	0.76	43
Individuals	30–89 days past due .....		0.35	0.55	37	0.52	0.58	46	0.53	0.83	34	0.53	0.83	34	0.59	0.84	33
	90+ days past due .....		0.37	0.07	90	0.43	0.13	82	0.44	0.14	84	0.48	0.17	84	0.52	0.16	83
	Nonaccrual.....		0.24	0.18	67	0.30	0.22	69	0.29	0.28	67	0.30	0.17	69	0.19	0.23	56
Depository institution loans	30–89 days past due .....		0	0	45	0	0.03	45	0	0	46	0	0	47	0	0	47
	90+ days past due .....		0	0	48	0	0	49	0	0	46	0	0	49	0	0	47
	Nonaccrual.....		0	0	48	0	0	48	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due .....		0	0.16	29	0	0.31	28	0	0.17	28	0.02	0.24	54	0	0.17	27
	90+ days past due .....		0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		1.29	0.69	78	3.86	0.80	89	0	0.49	24	1.87	0.67	82	0	0.75	23
Foreign governments	30–89 days past due .....			0.01			0			0			0.07			0.01	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due .....		0.32	0.11	83	0.02	0.14	45	0	0.18	30	0.36	0.20	73	0.43	0.17	82
	90+ days past due .....		0	0.01	71	0	0.01	66	0	0.01	33	0	0.01	69	0.06	0.01	88
	Nonaccrual.....		0	0.13	45	0.01	0.15	44	1.82	0.15	96	0.03	0.13	45	0.44	0.14	86

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.



## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	827,003	800,844	807,362	850,822	835,831										
Retained earnings .....	2,069,762	1,722,574	1,925,226	1,672,438	1,488,421										
Accumulated other comprehensive income (AOCI) .....	223,107	284,262	318,340	83,180	-95,782										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	3,119,872	2,807,680	3,050,928	2,606,440	2,228,470										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	166,913	186,514	182,339	190,999	180,038										
Accumulated other comprehensive income-related adjustments .....	222,897	284,263	318,340	83,180	-95,781										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	2,730,062	2,336,903	2,550,249	2,332,261	2,144,213										
Adjustments and deductions for common equity tier 1 capital .....	0	1,278	2,615	1,728	1,744										
Common equity tier 1 capital .....	2,730,062	2,335,625	2,547,634	2,330,533	2,142,469										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	0	0	0	0	0										
Less: Additional tier 1 capital deductions .....	0	0	2,615	1,728	1,744										
Additional tier 1 capital .....	0	0	0	0	0										
<b>Tier 1 Capital</b>	2,730,062	2,335,625	2,547,634	2,330,533	2,142,469										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	270,558	70,996	269,595	70,372	69,329										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	172,258	174,229	185,316	104,492	106,347										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....		0		0											
Tier 2 capital before deductions .....	442,816	245,225	454,911	174,864	175,676										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	442,816	245,225	454,911	174,864	175,676										
Exited advanced approach tier 2 capital .....															
Total capital .....	3,172,878	2,580,850	3,002,545	2,505,397	2,318,145										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	34,293,852	28,166,310	30,619,613	25,071,023	21,878,752										
Less: Deductions from common equity tier 1 capital .....	166,913	187,792	184,954	192,727	181,782										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	34,126,939	27,978,518	30,434,659	24,878,296	21,696,970										
Total risk-weighted assets .....	22,918,185	19,589,461	21,055,255	18,895,635	16,630,914										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	11.91	12.66	43	11.92	11.98	54	12.10	12.35	52	12.33	12.11	58	12.88	12.09	72
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	11.91	13.44	25	11.92	12.72	42	12.10	13.08	38	12.33	12.78	50	12.88	12.85	61
Tier 1 capital, column B .....	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	13.84	15.42	20	13.17	14.77	22	14.26	15.23	38	13.26	14.36	38	13.94	14.45	51
Total capital, column B .....	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	8	9.11	20	8.35	9.03	28	8.37	9.13	32	9.37	9.76	45	9.87	9.71	55
Supplementary leverage ratio, advanced approaches HCs .....		6.95			8.42			8.72			7.41			7.31	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
<b>Insurance Activities</b>																		
Total insurance underwriting assets .....			0			0			0			0			0		-100.00	
Total property and casualty assets .....			0			0			0			0			0		-100.00	
Reinsurance recoverables (P/C) .....																		
Total life and health assets .....			0			0			0			0			0			
Reinsurance recoverables (L/H) .....																		
Separate account assets (L/H) .....			0			0			0			0			0			
Total insurance underwriting equity .....			0			0			0			0			0		-100.00	
Total property and casualty equity .....			0			0			0			0			0		-100.00	
Total life and health equity .....			0			0			0			0			0			
Total insurance underwriting net income .....			0			0			0			0			0			
Total property and casualty .....			0			0			0			0			0			
Total life and health .....			0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0			0			
Unearned premiums (P/C) .....			0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0			0			
Separate account liabilities (L/H) .....			0			0			0			0			0			
Insurance activities revenue .....			46			371			459			196			97		-87.60	-94.52
Other insurance activities income .....			46			371			459			196			97		-87.60	-94.52
Insurance and reinsurance underwriting income .....			0			0			0			0			0			
Premiums .....			0			0			0			0			0			
Credit related insurance underwriting .....			0			0			0			0			0			
Other insurance underwriting .....			0			0			0			0			0			
Insurance benefits, losses, expenses .....			0			0			0			0			0			
Net assets of insurance underwriting subsidiaries .....			0			0			0			0			0			
Life insurance assets .....			557,939			336,816			451,088			344,609			327,705		65.65	129.62
<b>Analysis Ratios</b>																		
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	52.30			54.79			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	47.70			45.21			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets .....	13.29			11.01			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income .....	0.01	0.37	29	0.06	0.39	50	0.04	0.41	43	0.02	0.47	35	0.01	0.47	30			
Premium income / Insurance activities revenue .....	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income .....	30.92			40.01			38.23			34.91			44.54					
Other premium income / Total premium income .....	69.08			59.99			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C) .....	21.10			7.42			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H) .....	5.07			-31.13			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums .....	-395.05			620.37			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	19.04	11.54	81	13.28	11.35	56	16.32	11.03	71	14.17	11.51	59	14.59	10.22	63			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34			
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0			0			0			0			0		0			

**Foreign Activities**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.64			0.93			0.87			1.25			1.17	
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans .....		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions .....		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....		-1.19			10.27			-2.40			22.48			7.24	
Total selected assets.....		3.19			5.10			2.04			12.40			3.24	
Deposits .....		9.07			10.22			3.46			10.36			5	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		60,776	52,937	98,375	85,628	78,591	14.81	133.31
Dividends .....		35,000	32,500	57,500	42,500	36,250	7.69	250.00
Interest .....		0	0	0	0	0		
Management and service fees .....		25,776	20,437	40,875	43,128	42,341	26.12	60.60
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		47,349	16,757	29,176	23,288	19,517	182.56	248.54
Dividends .....		43,217	12,500	20,860	14,000	11,000	245.74	440.21
Interest .....		0	0	0	0	0		
Management and service fees .....		4,132	4,257	8,316	9,288	8,517	-2.94	-26.02
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....		0	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Total income from subsidiaries .....		108,125	69,694	127,551	108,916	98,108	55.14	172.80
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		7,598	41	7,034	11,249	651	18431.71	885.47
Total operating income .....		115,723	69,735	134,585	120,165	98,759	65.95	186.40
<b>Operating Expenses</b>								
Personnel expenses .....		28,982	23,541	56,919	57,487	46,707	23.11	51.38
Interest expense .....		4,583	56	3,450	0	0	8083.93	
Other expenses .....		10,838	12,448	18,984	21,124	19,149	-12.93	8.36
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		44,403	36,045	79,353	78,611	65,856	23.19	52.34
Income (loss) before taxes .....		75,161	33,690	57,217	41,554	32,903	123.10	567.56
Applicable income taxes (credit) .....		-6,538	-1,655	-6,229	12,201	-4,432		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		81,699	35,345	63,446	29,353	36,588	131.15	483.73
Equity in undistributed income of subsidiaries .....		98,356	21,745	223,056	214,247	158,925	352.32	65.18
Bank subsidiaries .....		132,257	31,073	234,014	221,215	156,771	325.63	118.40
Nonbank subsidiaries .....		-33,901	-9,328	-10,958	-6,968	2,154		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		180,055	57,090	286,502	243,600	195,513	215.39	144.83
<b>Memoranda</b>								
Bank net income .....		167,257	63,573	291,514	263,715	193,021	163.09	137.06
Nonbank net income .....		9,316	3,172	9,902	7,032	13,154	193.69	33.28
Subsidiary holding companies' net income .....		0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		2,941,745	85.98	2,573,383	88.09	2,907,570	86.68	2,343,729	1,939,093	14.31	70.51
Common and preferred stock .....		2,936,734	85.83	2,568,372	87.92	2,902,559	86.53	2,338,718	1,934,082	14.34	70.72
Excess cost over fair value .....		5,011	0.15	5,011	0.17	5,011	0.15	5,011	5,011	0.00	0.00
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		
Other receivables .....		0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....		104,814	3.06	140,080	4.80	138,450	4.13	149,561	156,530	-25.18	-50.83
Common and preferred stock .....		104,814	3.06	140,080	4.80	138,450	4.13	149,561	156,530	-25.18	-50.83
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		
Other receivables .....		0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0		
Common and preferred stock .....		0	0	0	0	0	0	0	0		
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		
Other receivables .....		0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	1,001	0.03	1,752	0.05	0	0	-100.00	
Securities .....		37,107	1.08	3,170	0.11	32,830	0.98	3,180	3,198	1070.57	56.11
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....		229,158	6.70	116,209	3.98	172,745	5.15	143,193	165,771	97.19	320.40
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....		407	0.01	422	0.01	415	0.01	430	352	-3.55	-64.24
Intangible assets .....		27	0	34	0	31	0	37	44	-20.59	-93.81
Other assets .....		108,152	3.16	87,029	2.98	100,581	3	95,152	79,197	24.27	71.68
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0		
Total assets .....		3,421,410	100.00	2,921,328	100.00	3,354,374	100.00	2,735,282	2,344,185	17.12	64.39
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0		
Securities sold (repos) .....		0	0	0	0	0	0	0	0		
Commercial paper .....		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....		0	0	15,000	0.51	0	0	0	0	-100.00	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....		198,105	5.79	0	0	197,881	5.90	0	0		
Other liabilities .....		60,608	1.77	58,218	1.99	67,831	2.02	58,470	46,386	4.11	412.80
Balance due to subsidiaries and related institutions .....		72,453	2.12	70,715	2.42	71,714	2.14	70,372	69,329	2.46	8.61
Total liabilities .....		331,166	9.68	143,933	4.93	337,426	10.06	128,842	115,715	130.08	321.73
Equity Capital .....		3,090,244	90.32	2,777,395	95.07	3,016,948	89.94	2,606,440	2,228,470	11.26	54.30
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0		
Common stock .....		55,057	1.61	55,057	1.88	55,057	1.64	55,057	55,057	0.00	0.00
Common surplus .....		1,098,139	32.10	1,081,713	37.03	1,090,450	32.51	1,073,764	1,054,601	1.52	7.32
Retained earnings .....		2,040,134	59.63	1,692,289	57.93	1,891,246	56.38	1,672,438	1,488,421	20.55	88.33
Accumulated other comprehensive income .....		223,107	6.52	284,262	9.73	318,340	9.49	83,180	-95,782	-21.51	303.48
Other equity capital components .....		-326,193	-9.53	-335,926	-11.50	-338,145	-10.08	-277,999	-273,827		
Total liabilities and equity capital .....		3,421,410	100.00	2,921,328	100.00	3,354,374	100.00	2,735,282	2,344,185	17.12	64.39
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....		72,453	2.12	70,715	2.42	71,714	2.14	70,372	69,329	2.46	8.61
Notes payable to subsidiaries that issued TPS .....		72,453	2.12	70,715	2.42	71,714	2.14	70,372	69,329	2.46	8.61
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0		



